

REMARKS

Administrative Overview

After entry of this Response, claims 1–12 will be pending.

In the Office Action mailed on July 25, 2008, claims 1–12 were rejected under 35 U.S.C. § 103 as unpatentable over U.S. Patent No. 5,239,462 (“Jones”) in view of U.S. Patent No. 6,603,487 (“Bennett”).

The Claims are Patentable over Jones and Bennett

The three independent claims in this case—claims 1, 5, and 9—have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Jones in view of Bennett.

Bennett appears to have been filed on October 31, 1996. A petition will be filed contemporaneously with this response amending the priority claim in this application to recite a priority date of September 12, 2005. Upon the grant of this petition, Bennett will be unavailable as prior art in this case, mooted the instant rejection.

Moreover, for the Office to demonstrate a *prima facie* case of obviousness under 35 U.S.C. § 103, the supporting prior art references when combined must teach or suggest all of the limitations of the claim at issue. See MPEP § 2143. All three of independent claims 1, 5, and 9 require “receiving content from said plurality of funding sources.” Independent claim 1 provides this element through executable instructions, and independent claim 9 provides this element through a communications interface.

The Office Action cites Jones for this element. Office Action at 3. In particular, the Examiner cites the discussion of a notice letter for a particular borrower which includes the identity of the lender, approval status, and maximum loan amount available, among other information related to the funding decision as “content.” Jones at col. 7, ln. 18–30. But Jones neither teaches nor suggests “receiving content from said plurality of funding sources.” In fact, the notice letter cited in Jones is merely part of the funding decision. There is no additional receiving and delivery of content, as required by the present claims.

For these reasons, we respectfully submit that independent claims 1, 5, and 9, and the remaining claims, which depend therefrom, are patentable over Jones and Bennett, either taken individually or in combination, and hereby request the withdrawal of these rejections.

CONCLUSION

In light of the foregoing, we respectfully submit that all of the pending claims are in condition for allowance. Accordingly, we respectfully request reconsideration, withdrawal of all grounds of rejection, and allowance of all of the pending claims in due course.

If the Examiner believes that a telephone conversation with the Applicant's attorney would be helpful in expediting the allowance of this application, the Examiner is invited to call the undersigned at the number identified below.

Respectfully submitted,

Date: January 23, 2009

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